

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

IN RE:

Case No. **3:16-bk-16418**

**Kulas, Peter & Kulas, Deborah**

Judge \_\_\_\_\_

Chapter **13**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original

☒ Modified/Notice Required

☒ Discharge Sought

☐ Motions Included

☐ Modified/No Notice Required

☐ No Discharge Sought

Date: **January 4, 2017**

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS WILL BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED  
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN  
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

**Part 1: Payment and Length of Plan**

- a. The debtor shall pay \$ **393.32** per **month** to the Chapter 13 Trustee, starting on **5/1/2016** for approximately **60** months.
- b. The Debtor shall make plan payments to the Trustee from the following sources:  
☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:  
☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_  
☐ Refinance of real property  
Description:  
Proposed date for completion: \_\_\_\_\_  
☒ Loan modification with respect to mortgage encumbering property  
Description: residence  
Proposed date for completion: **2/28/2017**
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection**

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a. Adequate protection payments will be made in the amount of \$ **None** to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
<b>IRS</b>	<b>Taxes</b>	<b>9465.08</b>
<b>Tomes &amp; Hanratty P.C.</b>	<b>Attorney fee</b>	<b>1,000.00</b>
<b>NJ Division of Taxation</b>	<b>Taxes</b>	<b>1537.30</b>

**Part 4: Secured Claims****a. Curing Default and Maintaining Payments**

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
<b>None</b>					

**b. Modification**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
<b>Bank of America</b>	<b>residence</b>	<b>290,631</b>	<b>446,000</b>	<b>385,096</b>	<b>0</b>	<b>0</b>	

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**c. Surrender**

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

None			
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**d. Secured Claims Unaffected by the Plan**

The following secured claims are unaffected by the Plan:

**None**

**e. Secured Claims to Be Paid in Full Through the Plan**

Creditor	Collateral	Total Amount to be Paid through the Plan
None		

**Part 5: Unsecured Claims**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately Classified Unsecured Claims** shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
None			

**Part 6: Executory Contracts and Unexpired Leases**

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor
Ford Motor Credit	2011 Ford Fusion auto	assume

**Part 7: Motions**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
None							

**b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured.**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified
None		

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None			

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- 1) **Trustee Commissions**
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

**d. Post-petition claims** The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification**

If this plan modifies a plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_

Explain below <b>why</b> the Plan is being modified.	Explain below <b>how</b> the Plan is being modified.
<b>to address irs tax</b>	<b>irs tax priority corrected</b>

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Sign Here**

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The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

Date: January 4, 2017

/s/ Edward Hanratty  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: january 4, 2017

/s/ Peter Kulas  
Debtor

/s/ Deborah Kulas  
Joint Debtor

**Certificate of Notice Page 6 of 7**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Peter Kulas  
 Deborah Kulas  
 Debtors

Case No. 16-16418-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Jan 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2017.

db/jdb	Peter Kulas, Deborah Kulas, 1 Blue Spruce Ct, Perrineville, NJ 08535-1310
aty	+Andrea I. Bazer, County of Monmouth, Hall of Records, One East Main Street, Freehold, NJ 07728-2278
cr	+CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180, Colorado Springs, CO 80962-2180
cr	+Central Mortgage Company, Stern Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr	+Division of Taxation, State of New Jersey, P.O. Box 245, Trenton, NJ 08695-0245
intp	+Monmouth County Sheriff's Office, Monmouth County Counsel's Office, Hall of Records, Room 236, One East Main Street, Freehold, NJ 07728, UNITED STATES 07728-2278
516137075	+Bank of America, Prober & Raphael, 20750 Ventura Blvd., Ste. 100, Woodland Hills, CA 91364-6207
516316097	Bank of America, N.A., PO BOX 31785, Tampa, FL. 33631-3785
516218474	+CAB East LLC, serviced by Ford Motor Credit Co LLC, P.O. Box 62180, Colorado Springs, CO 80962-2180
516100387	Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
516100389	New Jersey Division of Taxation, 50 Barrack St Fl 1, Trenton, NJ 08608-2006
516109407	+STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jan 05 2017 23:49:23	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 05 2017 23:49:21	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	E-mail/Text: bankruptcy@arvest.com Jan 05 2017 23:49:34	Central Mortgage Company, PO Box 8025, Little Rock, AR 72203-8025
516100386	+E-mail/Text: bankruptcy@arvest.com Jan 05 2017 23:49:34	Central Mortgage, 801 John Barrow Rd Ste 1, Little Rock, AR 72205-6511
516155359	+E-mail/Text: bankruptcy@arvest.com Jan 05 2017 23:49:34	Central Mortgage Company, 801 John Barrow, Suite 1, Little Rock, AR 72205-6511
516100388	E-mail/Text: cio.bncmail@irs.gov Jan 05 2017 23:49:00	IRS, PO Box 7317, Philadelphia, PA 19101-7317

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	Bank of America, N.A.
516159683*	IRS, POB 7346, Philadelphia, PA 19101-7346

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 07, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin  
Form ID: pdf901

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Total Noticed: 18

Date Rcvd: Jan 05, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Edward Hanratty on behalf of Joint Debtor Deborah Kulas thanratty@tomeslawfirm.com,  
ftomes@tomeslawfirm.com;G17018@notify.cincompass.com;chamaryg@tomeslawfirm.com;abby@tomeslawfirm.  
com;GenovieveC@tomeslawfirm.com  
Edward Hanratty on behalf of Debtor Peter Kulas thanratty@tomeslawfirm.com,  
ftomes@tomeslawfirm.com;G17018@notify.cincompass.com;chamaryg@tomeslawfirm.com;abby@tomeslawfirm.  
com;GenovieveC@tomeslawfirm.com  
Jeanette F. Frankenberg on behalf of Creditor Central Mortgage Company cmecf@sternlav.com  
John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company  
LLC mortonlaw.bccraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com  
Paul V. Buonaguro on behalf of Creditor Division of Taxation, State of New Jersey  
paul.buonaguro@dol.lps.state.nj.us

TOTAL: 8